

FIG. 1

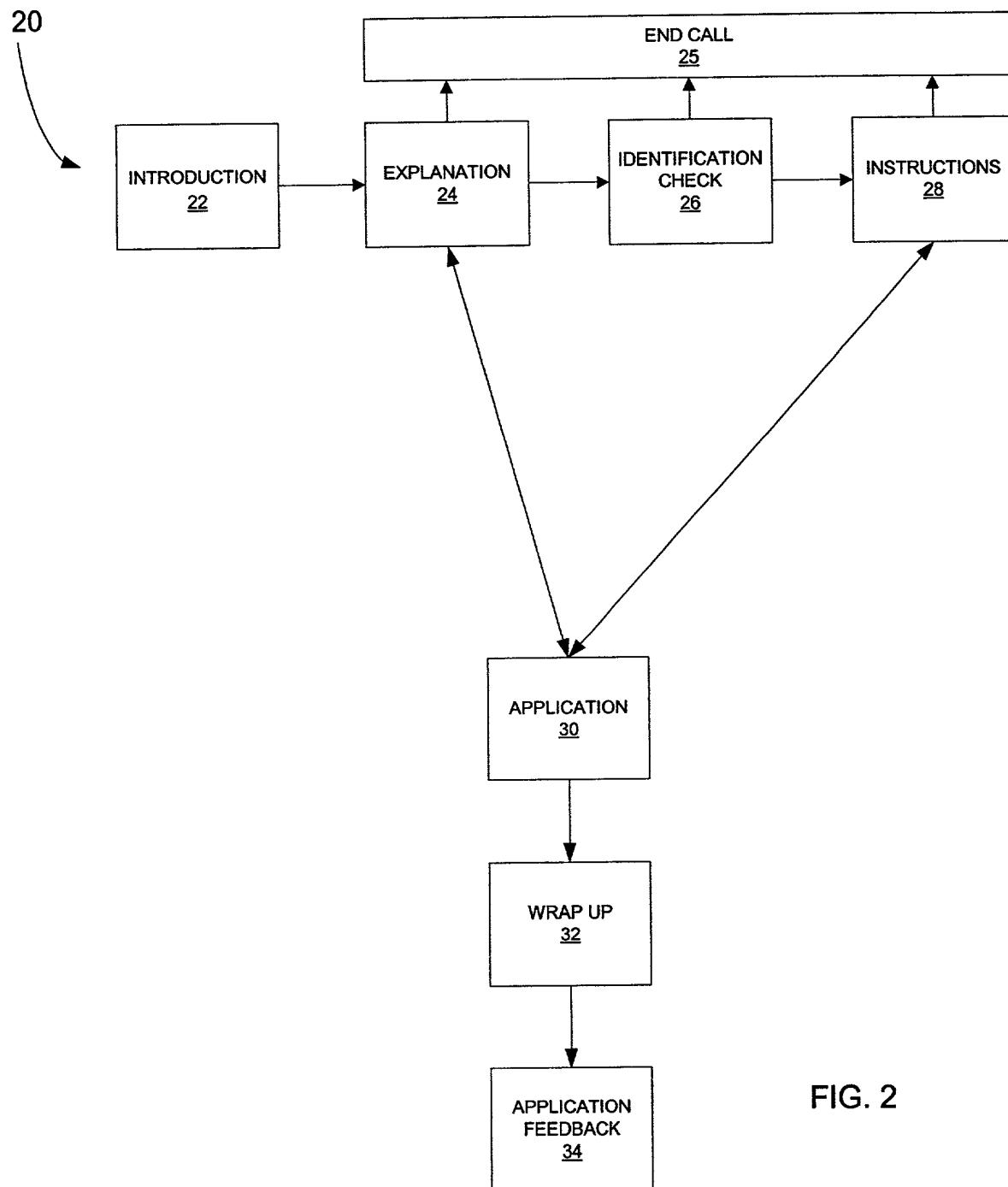


FIG. 2

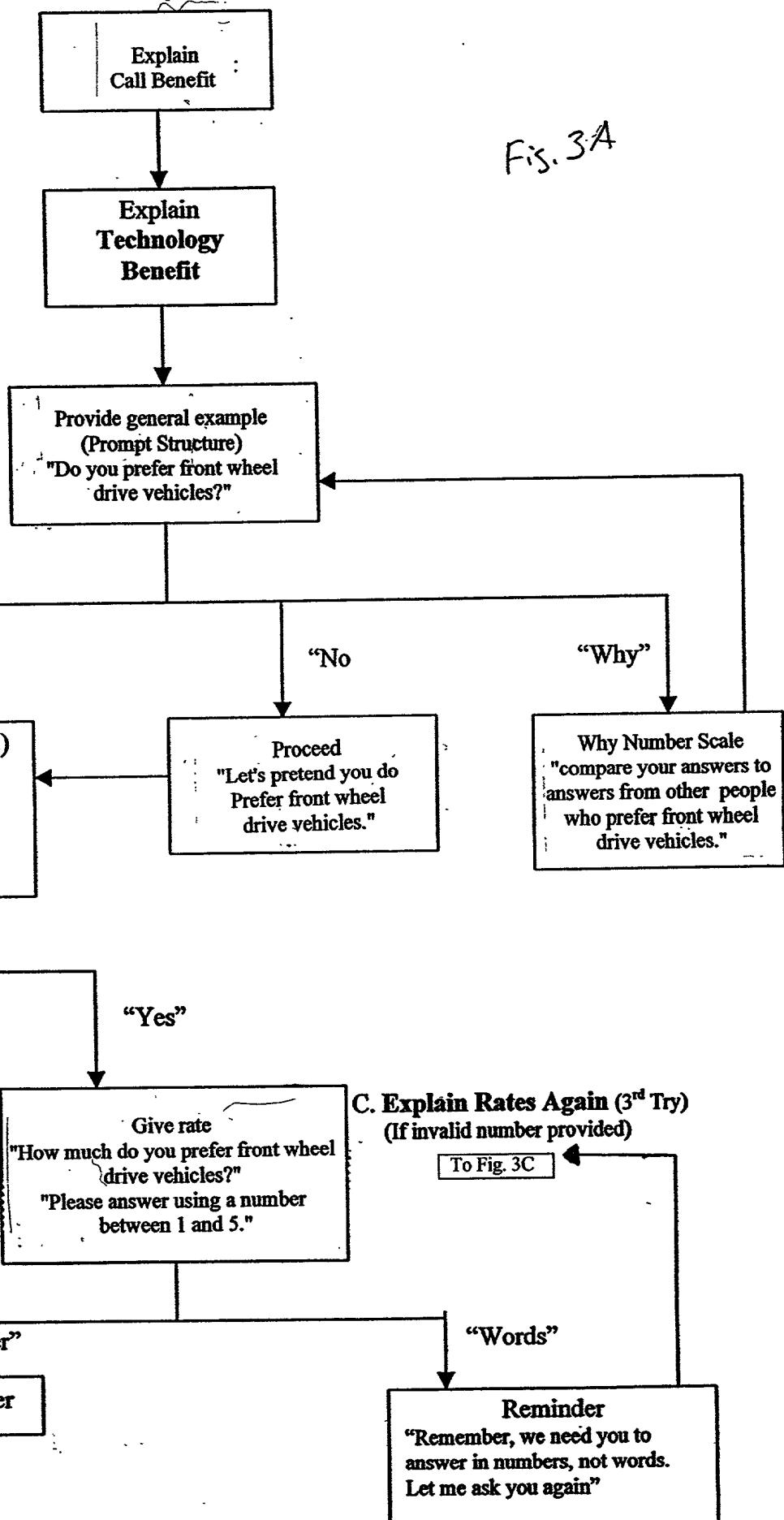
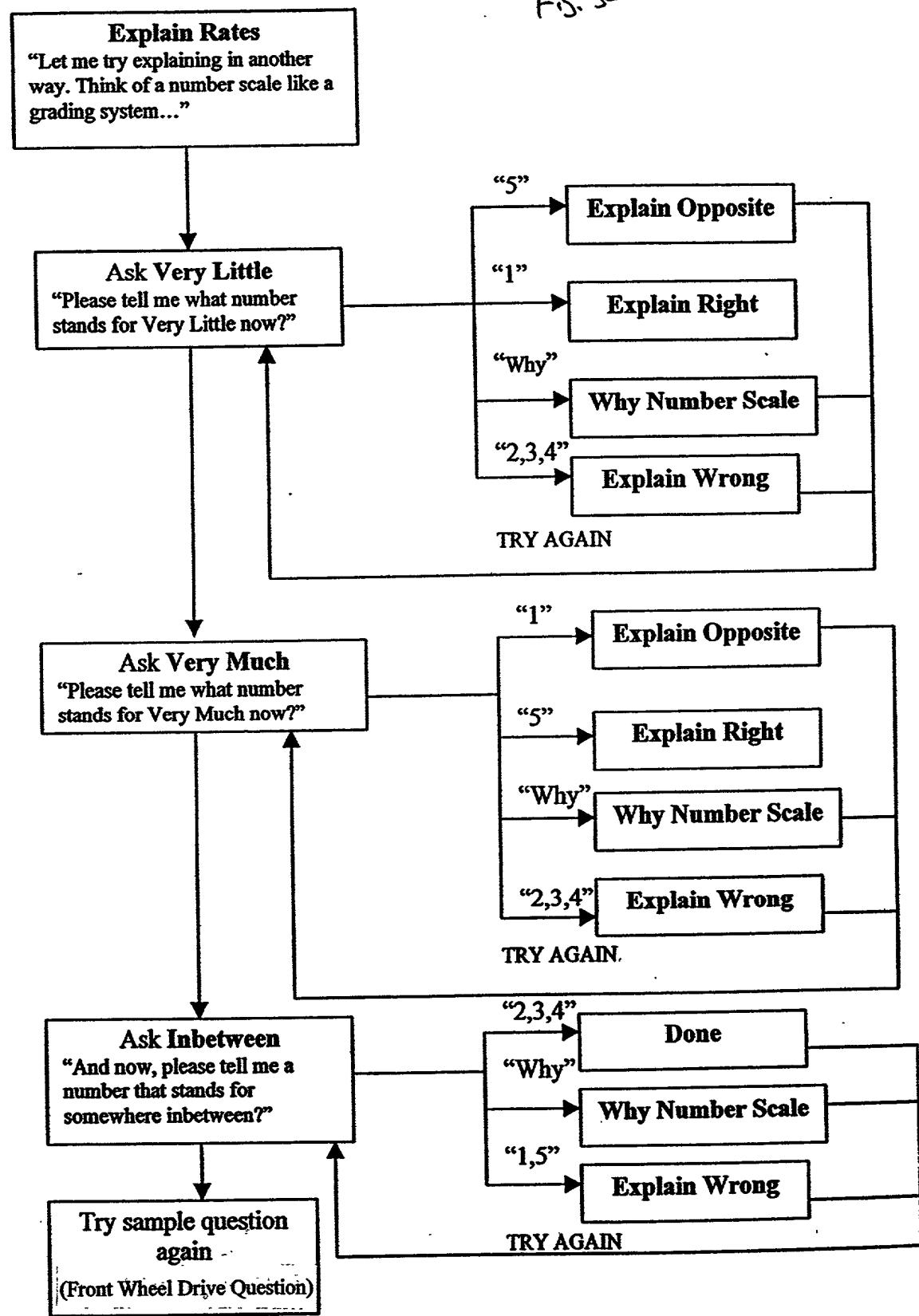


Fig. 3B



### Explain Rates Again

"Let me try explaining it in a different way. Picture a line across a piece of paper. At one of the line is the number 1, and the other end of the line is the number 5..."

Does that makes sense?"

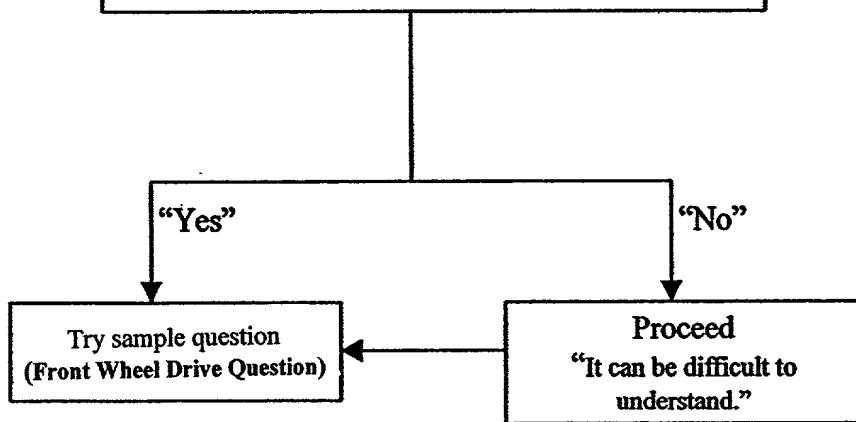


Fig. 3C